

Women of the Moose

2026-2027



Treasurer's Handbook



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Congratulations!

Congratulations on your election as Treasurer!

Your election signifies that the members of your Chapter have confidence in your ability to keep accurate Chapter records.

Read this Handbook and the Officers' Handbook thoroughly so that you are aware of the duties of your office. This Handbook contains the Treasurer's instructions, as well as the information needed by the Financial Review Committee to prepare the Quarterly Audit Report. Please keep this Handbook on file.

Use the information contained in this Handbook to ensure proper procedures are followed in preparing not only your Chapter records but also the monthly Financial Reports. The Financial Review Committee is responsible for the preparation of the Audit report, **not the Treasurer**. However, it is your responsibility as Treasurer, to have all Chapter records up-to-date at all times.

Your job will be much easier if you schedule a specific time each day or week to work on the Chapter records.

All documents submitted to Women of the Moose Headquarters shall be either computer generated, filled out in ink or typed. Before submitting, whether electronically or by postal mail, a copy shall be saved in the Chapter files in the event proof of existence is required.

The Treasurer has the responsibility of rechecking all information that is sent to our office. Do not use White Out at any time or place in the Women of the Moose Chapter Books or Reports.

We hope each Treasurer earns the Star Degree!!

Resources

This Handbook is designed as a quick reference guide to be used along with other guides such as the Women of the Moose General Laws and any subsequent amendments and the Chapter Audit Report Handbook to assist you in doing your very best for your Chapter.

Learn what these resources offer you as well as the Moose International, Women of the Moose and Moose Training portals. There are many resources to make you independent and productive.

Important Note: Only the Chapter Senior Regent, Treasurer and possibly the Lodge Administrator are to have a key to the Women of the Moose office if applicable.

Only the Senior Regent and Treasurer are to have keys to the PO Box if applicable.

Requirements To Earn The Star Degree

Refer to the Women of the Moose General Laws, **ELIGIBILITY FOR STAR, Section 103.**

The Star degree is a degree of excellence, based on your ability to keep accurate and up-to-date records for the Chapter.

While serving as Treasurer the following requirements shall be met:

1. The Chapter shall earn the Award of Achievement.
2. The member shall be elected and installed as Treasurer on or before July 31st and shall serve in this capacity through April 30th.
3. The chapter financial accounts shall be reconciled by the 15th day of each month.
4. The Treasurer shall sponsor and have enrolled into any Chapter – two (2) or more new or re-enrolled members between May 1st and April 30th.
5. The Treasurer shall sort the active membership into the three (3) Chapter Committees, in addition to the Higher Degrees Committee, and provide the lists to the Senior Regent.
6. She shall attend Board of Officer's meetings and monthly Chapter meetings as required.
7. She shall attend Moose sponsored/endorsed computer training as required by the Grand Council. Credit will be given for attendance at a Class up to four (4) months prior to May 1st in the event the member attends before assuming her office.
8. She shall attend the Annual Chapter Operations Course each Chapter year while serving as Treasurer.
9. All Tax and Government Reports, including the Form 990-Exempt Organization, (990-N) and Form 941 or 944 shall be filed and paid on time, when applicable. (Refer to Moose Training – Financial Review Tools - Taxes, Exemptions, Forms and Filing Requirements booklet found on the Moose International website.)
10. All receipts and expenditures shall be recorded accurately and properly balanced.
11. All applications shall be transmitted to Moose International as appropriate.
12. Membership records, reports and files shall be kept current. Membership updates and status changes shall be reported at least weekly. Committee meeting and fundraising information shall be reported to Women of the Moose Headquarters as required.

If the Treasurer does not fulfill the above qualifications, or if it is determined that any records have been falsified, or that the Financial Review Committee did not verify the monthly Financial Reports, the Star Degree shall not be awarded or the degree may be revoked, or removed as appropriate in the sole discretion of Women of the Moose Headquarters. For the good of the Chapter, Women of the Moose Headquarters may also decide to remove the Treasurer from office. This action would be taken only after verification is done by investigation.

Financial Dispersations

A maximum of one thousand dollars (\$1,000.00) per quarter may be donated to the Moose Center without dispensation. Donations of \$1,000.01 or more require a dispensation from Women of the Moose Headquarters.

Financial dispensations are required for any donation to a single charitable organization **over** \$1,000.00 per quarter. If the check is written for \$1,000.00, no dispensation is needed. However, if the Chapter writes a check for \$1,000.01 or more, a dispensation is needed.

A dispensation is also required for all office equipment purchases in excess of \$2,500.00.

Dispensation forms can be found at www.mooseintl.org - Forms & Documents – Women of the Moose.

A copy of the official Minutes page verifying a recommendation by the Board of Officers and a copy verifying Chapter approval must be attached to ALL Financial dispensation requests.

When requesting a financial dispensation, please allow for a two-week processing period. We do our best to process dispensations within a couple of days of receipt, however, during the last quarter of the Chapter year, dispensation requests are heavier.

Requests are processed in the order in which they are received.

Membership

Membership Qualifications

Refer to the Women of the Moose General Laws, **MEMBERSHIP QUALIFICATIONS, Section 24.**

To qualify for membership in the Women of the Moose an applicant must:

- Be an active Lodge member.
- Be a female person.

New Enrollees

An applicant must properly complete and sign an official Moose membership application provided by Moose International.

When an application is received by the Treasurer, it should be reviewed to ensure all information is complete. If it is not, return it to the sponsor or applicant for completion. Once complete, the application must be given to the Application Review Committee first. The application is then thoroughly investigated from public records and non-privileged sources. If the application is rejected by the review committee it is reported as unfavorable to the Board of Officers and the applicable dues paid are returned to the applicant with a letter telling her that her application has been rejected and the applicant can reapply in 180 days. (Sec. 33, b. of the WOTM General Laws)

Should the application receive a favorable vote of the Application Review Committee, it is reported as favorable to the Board of Officers, given to the Treasurer to be entered into LCL Web and transmitted as a new application.

Every favorable application must be brought to the Chapter floor for a vote by the membership. If accepted, the Treasurer then enters the ballot date and enroll date (which should be the same) and transmits the application as enrolled. Once reported as enrolled, the Chapter is then billed \$10.00 per capita on their Statement of Account. If the application is rejected by the membership, the applicable dues paid are returned to the applicant with a letter telling her that her application has been rejected and the applicant can reapply in 180 days. (Sec. 35 of the WOTM General Laws)

In the case of a Transfer or Reinstatement, the application should not be entered until after it has been voted on favorably by the membership. At the time the transfer or reinstatement application is transmitted, the applicant automatically becomes a member of the Chapter. If entered prior to vote and the application is rejected, it is difficult to correct.

A person cannot become a member of any Chapter until she has been enrolled into the Chapter in the manner and form required by the Grand Council. A candidate shall be enrolled by her true name.

Re-enrollment

A former member who has been *dropped* from the Chapter membership for **non-payment of dues twenty-four (24) months or more** after the expiration of her dues:

- Submits an application to re-enroll as long as she holds an active Lodge membership
- Pays one year's dues in advance
- Receives a favorable vote of the Chapter

If the re-enrollee previously earned her Academy of Friendship, Star, and/or College of Regents Degree, she maintains those degrees unless they have been removed by Women of the Moose Headquarters.

A member whose dues have been expired for six (6) months or more may choose to re-enroll versus reinstating into any Chapter however, she loses all previous years of service and would not count toward continuous years of service.

It is the responsibility of the Treasurer to verify prior membership in another Chapter. The Treasurer shall make contact **IN WRITING** by postal mail or by email to the prior Chapter for verification prior to the Chapter voting on the member to be re-enrolled.

If the vote of the application review committee is favorable, the former member (re-enrollee) is re-enrolled upon a favorable vote of the Chapter members.

A re-enrollment is reported when the enroll date has been entered and will show the date of enrollment as the date she was approved for membership.

The member securing the application for re-enrollment receives credit toward sponsor awards and qualifying for honors.

A re-enrollment counts as one (1) member toward the Chapter membership, providing the re-enrollee is transmitted to Moose International.

Reinstatement

A reinstatement is a member whose dues have been expired for **more than twelve (12) months but less than twenty-four (24) months** and applies to be reinstated into the Chapter. Her Lodge dues must be current. Dues are not pro-rated for a reinstatement. Upon reinstatement into the Chapter, the applicant shall pay two or three years dues in order to bring her current. If the reinstatement is reported to Moose International less than eighty days prior to her dues expiration day and month, she must pay three years dues or she will not receive a dues renewal notice.

For example: A member's dues expired on September 30, 2024. She was dropped from membership on October 1, 2025. On May 6, 2026, she applied for reinstatement. As Chapter dues are \$15.00 yearly she would present her application for reinstatement along with payment of two (2) years dues at \$15.00. The application would be voted on at the next meeting. After a favorable vote the Treasurer will issue a thirty (30) day computer generated membership receipt to the member for dues paid to September 30, 2026. If she were to apply for reinstatement on August 1, 2026, she would need to pay three (3) years dues.

If a dropped member chooses to re-enroll into her Chapter or another Chapter (versus reinstating into her original Chapter), she loses all prior years of service in the Women of the Moose.

All reinstatements are reported immediately, giving the date of reinstatement as the date the member was voted upon at the Chapter meeting.

A reinstatement counts as one (1) member toward the Chapter membership. Reinstatements do not count toward sponsor awards or personal honors as the sponsor does not change.

Transfers

A member may transfer to the Chapter of her choice once the following has been completed:

- A completed application for transfer has been submitted to the Chapter.
- A \$10.00 transfer fee is remitted with the completed application to be deposited with the Treasurer of the Chapter receiving the transferring member.

Note: Members transferring from Allheart Chapter #3000 are not required to pay a transfer fee.

Until her new membership card is received, the member shall retain her original membership card and she retains her original sponsor.

The receiving Treasurer shall notify the member's current Chapter via email of the Request for Transfer. A copy of the email shall be retained with the application and shall be considered part of the membership record. The transferring member's current Chapter shall have fourteen (14) calendar days to object to the transfer only for the reasons below. The objection to the transfer shall be sent via email to the receiving Chapter. A copy of the email objecting to the transfer shall be retained with the application and shall be considered part of the membership record.

The transferring member's current Chapter may only object to the transfer for the following reason(s):

- The member's dues are not paid at least thirty (30) days in advance of the date of the request for transfer.

- Disciplinary charges are pending against the member (does not include actions of the Lodge Board of Officers).
- The member has not paid all fines, assessments and/or other charges levied against her by the Chapter.

Do not enter a transfer-in application into LCL Web until after the application has been voted upon and approved by the membership.

At the end of the fourteen (14) days, if no email objection has been received from the transferring members current Chapter and if the receiving Chapter's Application Review Committee has investigated the application and reported favorably, the Treasurer shall present the transfer application at the next Chapter meeting for acceptance by the Chapter's membership. If the vote is favorable, the member shall immediately become a member of the receiving Chapter.

The receiving Chapter's Treasurer shall immediately notify the Treasurer of the member's former Chapter of the transfer acceptance by email. Upon receipt of a notification of acceptance, the Treasurer of the member's former Chapter shall immediately forward to the member's new Chapter, copies of correspondence or any additional pertinent information pertaining to the transferred member, retaining the original of the items sent.

Membership in the Women of the Moose shall remain continuous and the transferring member's date of enrollment shall not change. All earned degrees remain with the member. A transfer application does not require a sponsor as sponsor credit is not given.

If the vote is unfavorable, the member requesting to transfer remains a member of her current Chapter. The Treasurer of the rejecting Chapter shall immediately notify the Treasurer of the member's original Chapter, and the member, of the unfavorable vote by email. A copy of the email shall be retained as part of the membership record.

Transfer Of Life Membership

A member requesting to transfer a Life Membership must apply to the Chapter of her choice by submitting an application and paying a \$10.00 transfer fee to the Treasurer of the receiving Chapter.

If a 50-Year Life Member wishes to transfer her membership to another Chapter, the transfer fee is waived.

Sponsor Information

When entering applications into LCL Web, please be certain to double check to make sure you have entered the correct sponsor before saving and transmitting. Incorrect sponsor information will prevent members from earning honors and degrees or receiving sponsor awards.

Critical Application Dates in LCL Web

When entering applicants into LCL Web, four (4) critical dates need to be understood.

Application Date

The Application date is the date that the application was received by the Chapter Treasurer and must be on or before the ballot date and enroll date except in the case of a reinstatement.

Date Entered

This date is assigned by the computer and may not be changed.

Ballot Date

The ballot date is the date the application was voted on by the Chapter membership. This date must be on or after the application date and should be the same as the enroll date.

Enroll Date

The enroll date is the date the applicant was enrolled into the Chapter (having paid all applicable dues and been voted on favorably by the Chapter members) and must be on or after the application date. This date should be the same as the ballot date. In the case of a reinstatement, this must be their original enrollment date.

In order for a member to qualify for any degrees, the entered date, application date and the enroll date must be within the same Chapter year (i.e. May 1, 2026 to April 30, 2027).

Life Membership

Purchase Of Life Membership

- All purchased life memberships shall be in U.S. or Canadian funds. Rewards points may not be used.
- The member shall remit the appropriate sum of the Life Membership via check or Money Order to the Moose International Dues Processing Center P O Box located in Chicago, IL. The check must include the member's name and ID#, Chapter number and must be clearly marked **Life Membership**. A Life Membership currently cannot be purchased online.
- Moose International shall prepare documentation to verify the Life Membership status of the member and send it to the member. If the Chapter wishes to honor the Life Member and make a special presentation, please contact the Membership Department at Moose International and the documentation will be sent to the Treasurer for presentation.

Earned Life Membership

A member can attain a Life Membership in the Women of the Moose by sponsoring and enrolling two hundred fifty (250) members into the Women of the Moose (Refer to the Women of the Moose General Laws, Section 30) or by having fifty (50) or more continuous years of membership in the Women of the Moose or upon payment of dues, in advance, equal to fifty (50) years of membership.

Upon sponsoring and enrolling two hundred fifty (250) members into the Women of the Moose, a Life Membership card and certificate will be processed by the Membership Department at Moose International.

Upon attaining fifty (50) continuous years of membership in the Women of the Moose, the Membership Department at Moose International will prepare the Life Membership card and certificate.

Centralized Dues

All membership dues payments must be processed as centralized dues payments through the appropriate Moose International lock box. If a dues payment is received in error at the Chapter, please forward the entire dues payment and payment coupon to the appropriate lock box address listed on the next page.

For all US dues payments: (US Funds Only)

**Moose International
Dues Processing Center
P O Box 88065
Chicago, IL 60680-1065**

For all Canadian dues payments: (Canadian Funds Only)

**Moose International
Dues Processing Center
P O Box 88067
Chicago, IL 60680-1067**

It is imperative that all Canadian payments be processed through the Canadian lock box, as this is the only way that dues payments can be made in Canadian funds. All payments received at the US lock box will be processed in US funds.

In the event a member insists on paying her membership dues to her Chapter, please let her know this could slow the processing of her payment and subsequently the receipt of her new membership card.

Depending on circumstances, you may be able to assist the member with the payment of her dues online through your Chapter's computer. A valid credit card is required for this procedure.

Should the member still insist on making their payment to the Chapter, try to secure the renewal notice coupon, as this will speed the processing of the payment. Please accept the payment and issue a receipt for the amount of the dues. Deposit the funds into the Chapter's General Fund and then issue a check payable to Moose International in the amount of the dues. Clearly write the member's ID# and name on the memo line of the check and, with the payment coupon, mail to the appropriate Moose International lock box.

The Treasurer can make payments for members online by accessing LCL Web via the Moose International website. The Treasurer can pay multiple members' dues by process of selection. When paying dues through LCL Web there must be an active renewal notice in order to pay dues. A credit card must be used. Multiple member payments can only be made via LCL Web.

When assisting a member with a payment, please visit www.mooseintl.org and click "Pay Dues" at the top of the screen. Enter the member's ID# and last name. Dues must then be paid by credit or debit card. Quick Pay will stop multiple payments as possible "credit card fraud."

Please note: Far too often, Moose International processes a membership card however the member has an incorrect address. If the card is undeliverable, it will be returned to the Lodge. Please contact your member to obtain current information and update their membership record with a correct address and phone number via LCL Web.

When member dues are paid, each fraternal unit will receive automatic deposits (ACH) of membership funds on a weekly basis. This weekly deposit will be made into the authorized bank account as designated by the fraternal unit. Each fraternal unit must have an original signed Bank Authorization on file with the Finance Department of Moose International indicating the appropriate account for weekly deposits.

Failure by any fraternal unit to supply this information, or to notify the Finance Department of any **changes** to this information, will result in the fraternal unit not receiving the deposit of any dues monies owed. All funds will be held at Moose International until such time as a valid bank account authorization has been received. Moose International will not issue checks to fraternal units for dues monies owed.

If any information previously provided to the Finance Department regarding your direct deposit account has changed, please immediately complete a new Bank Authorization Form. The form can be found at www.mooseintl.org – Forms & Documents – Lodge Operations – Finance – Centralized Dues Bank Authorization.

The form must be completed in full and include the signature of an authorized signer on the account. Please include a pre-printed voided check with the form for verification of all necessary bank numbers.

Officer Maintenance

All Chapter Elected Officers, Appointed Officer and Chairmen information must be entered in the Officers section of LCL Web at <https://secure.mooseintl.org/fruadminlcl/login.aspx>

The 2025-2026 Treasurer **shall** inform the 2026-2027 Treasurer of the Chapter's pass code for accessing LCL Web. New Treasurer – **do not** share this pass code with anyone else!

New Treasurers – you must register your membership ID online under the My Membership Record link. This must be completed prior to any input of Chapter information. All Officer, Appointed Officer and Chairmen information should be entered on or after May 2nd. Do not predict the end date to be April 30, 2027 – leave this area blank. Moose International will automatically populate this field at the end of the year.

Chapter Member of the Year

In order to submit the Chapter Member of the Year you will login to LCL Web via the Moose International website.

Place your cursor over Forms then click Awards. Make sure “Chapter Member of the Year 2026” is selected. Then, from the dropdown arrow next to ‘Member’ locate the member who has been chosen by the Past Regents for Chapter Member of the Year. Once the correct member shows in the ‘Member’ box, click Save. Clicking Save sends the information to Moose International.

This **must** be entered on or before 11:59 PM on October 31, 2026. **No** exceptions will be made.

The screenshot shows a web interface with a blue header bar containing 'Reports' and 'Forms' tabs. Below the header, the word 'Awards' is centered. Underneath, there is a prompt: 'Please select the award and the recipient from the lists below.' There are two dropdown menus: the first is labeled 'Award:' and has 'Chapter Member of the Year 2026' selected; the second is labeled 'Member:' and is currently empty. At the bottom of the form are two buttons: 'Save' and 'Cancel'.

Business Rules for Accounting

Receipts

The Treasurer is responsible for the collection of all monies.

All money raised by any committee or by the Chapter shall be handled through the Chapter books and deposited into the General Fund of the Chapter except Bingo or gaming which may require that a separate account be established for Funds, where State/Provincial laws mandate.

All money received, of every nature, by the Treasurer, shall be entered into QuickBooks as income. Each entry into QuickBooks shall indicate the receipt number that was issued and for what received. The amount of each item shall be distributed under the proper classification.

Issuing Official Business Receipts

Official Business Receipts are issued for the following:

- Committee member gives funds to a Chairman.
- Committee Chairman gives funds to a Chapter Officer.
- Chapter Officer gives funds to the Treasurer.
- Fines.

Before an Official Business Receipt is issued, the money is to be counted in the presence of the member who is turning in funds.

All Official Business Receipts issued should be numbered in consecutive order. The receipt number is to be entered into the Treasurer's records as proof of the transaction.

Receipt Books are to be verified by the Financial Review Committee when completing the Financial Report.

Each Chairman or Officer should have an Official Business Receipt Book when holding her fundraising projects to issue receipts to members assisting with the project. Receipts issued by the Chairman or Officer would not be listed in the Treasurer's records. The Treasurer will issue an Official Business Receipt for money she receives. The receipt issued by the Treasurer will indicate the receipt numbers issued by the Chairman or Officer.

- Receipts are all monies collected prior to payout/reimbursement of expenses.
- Give Official Business Receipts to any member turning in money to you. This applies to the Treasurer, Officers, Chairmen and members. All Official Business Receipt Books are given to the Treasurer after a project is completed.
- Each time that money changes hands such as committee member to Chairman, and Chairman to Officer, and Officer to Treasurer, it calls for the preparation of an Official Business Receipt. **DO NOT TAKE SHORTCUTS**; protect your own honesty by this means and the honesty of the Chapter.

Deposits

Deposits shall be made weekly or promptly after each meeting. If the Treasurer is unable to properly deposit the money, another Officer may assist.

The total of the deposits should include all receipts and be entered into QuickBooks. Deposit slips shall be written in duplicate.

- **Copy 1** Bank Copy
- **Copy 2** Treasurer's Copy to be retained in Chapter Files

All deposit slips shall be written in detail on the reverse side, with name of check writer and the amount of the check or attached to a Deposit Detail Report from QuickBooks. Attaching only an adding machine tape is not acceptable. It is necessary to follow the steps of items received by the Treasurer and the above mentioned detail will provide for better review of the records. A reimbursement for an NSF check is deposited as a separate item and receipt is not given to the Secretary. No other items will be included on this deposit slip.

To receive an accurate accounting of your deposits from Moose International, for the purpose of entering them into QuickBooks or when preparing for your financial review, a list can be found in LCL Web.



The deposits listed in LCL Web will be the most up to date and accurate.

Expenditures

All checks drawn shall be entered into QuickBooks and shall show Date, To Whom Payable (Name), Description or Purpose, Check Number and Amount. The amount of the check is distributed under the proper account. Expenditures that do not match any listed category are shown under the Column for General Administration Expense and are identified by Account Numbers.

- All bills, regardless of amount, are paid by Chapter check.
- **There Shall Be No Cash Pay Outs Or Petty Cash Funds** (The only exceptions to this rule are: Bingo and 50/50 raffles).
 - Bingo – All prize money must be given to the Bingo Committee for disbursement.
 - 50/50 (split the pot) raffles – the winning percentage of the cash collected from a 50/50 or split the pot raffle may be given to the winner immediately.
(The Treasurer should then record the gross amount collected in receipts and also record the payout of the expense to the winner.)
- **Illegal Pull Tabs/Rip Tickets Are Not To Be Sold By The Chapter** (a pull tab by any other name is still a pull tab) without proper licensing.

- All expenditures must have a valid business receipt from the store where the purchase was made. Whenever a Chapter check is written for the advance purchase of supplies for any Fundraiser or Special Event, it is necessary for all cash register receipts plus the monetary change totaling the exact amount of the check, be given to the Treasurer immediately. Do not mingle Chapter expenditures with personal expenses.
- Anticipated expenses and use of the proceeds shall be included in all event plans and recommended in the Board of Officers minutes. They shall be read to the Chapter before a Committee may proceed with a Fundraising Project, Committee Meeting Night or the event/activity.
- If a project or activity is introduced on the Chapter floor, it must be referred back to the Board of Officers for recommendation.

Utilize the Advance Funds Envelope found in the WOW section of the Women of the Moose website. This may prove to be valuable when reconciling expenditures.

Checks Issued

All Chapter checks shall be business size, (3 X 8). Personal size checks (2 ¾ X 6) are **not acceptable**. Computer generated checks shall be ordered from your bank or other check vendor and should be a 3-part voucher.

Checks shall be ordered with the following requirements:

- A place for two (2) signatures.
- A box or “Memo” line to describe the purpose of the check.
- **Chapter name and Chapter number printed from the check company**, as many Chapters have the same name.
- City, State/Province

Note: Do not put the Lodge number or any reference to the Lodge on the check.

Make every attempt to use a bank that provides the service of returning checks or copies of the cancelled checks. If the bank charges a service fee for returning cancelled checks, list this charge under General Administration Expense.

In an attempt to aid in the processing of checks, Chapters are encouraged to purchase computer checks that can either be generated in QuickBooks or hand written.

If your Chapter uses duplicate checks, and cancelled checks are not returned from the bank, all duplicates must be left in the checkbook to allow for tracking of checks written.

All Chapter checks remitted to Moose Headquarters, shall be made payable to either Moose International, Moose Charities or to the Women of the Moose, with expenditure properly identified on the memo line. This is called earmarking the check.

Incorrectly prepared checks will be sent back to the Treasurer to be corrected or re-issued, resulting in delay of giving the Chapter credit for donations received at Women of the Moose Headquarters.

All checks for Endowment Fund, Scholarship & Maintenance as well as committee project donations shall be made payable to Moose Charities.

Note: Do not make checks payable to CASH.

On each check, designate the committee project by placing to the left of the date the following code:

Project	Code	Project	Code
Membership – May	5	Higher Degrees, College of Regents – November	11
Higher Degrees, Academy of Friendship – June	6	Fraternal Activities – December	12
Fraternal Activities – July	7	Golden Gavel – January	1
Higher Degrees, Star – August	8	Mooseheart/Moosehaven – February	2
Membership - September	9	Membership – March	3
Mooseheart/Moosehaven – October	10	Fraternal Activities – April	4

Far too often Chapters are coding their checks incorrectly. Example: May should be 5, not 1 as checks are coded by their actual month number.

Checks being sent with the 114 can be sent either -

Two (2) separate checks – one (1) for Special Project – one (1) for Scholarship & Maintenance

Jefferson #9999 P.O. Box 9 Jefferson, WI 53543	BANK OF HEART HEARTLAND, USA 55416-2455	#303
PAY TO THE ORDER OF _____	5	SAMPLE
Moose Charities		\$ 50.00
Fifty and no/100		DOLLARS
MEMO <u>Membership-May scholarship/maintenance</u>		

Jefferson #9999 P.O. Box 9 Jefferson, WI 53543	BANK OF HEART HEARTLAND, USA 55416-2455	#304
PAY TO THE ORDER OF _____	5	SAMPLE
Moose Charities		\$ 50.00
Fifty and no/100		DOLLARS
MEMO <u>Membership-May special project</u>		

Voiding Checks That Have Not Been Issued:

- If an error is made in preparing a check, void the check by writing the word VOID across the face of the check and across the check stub and void the check in QuickBooks.
- Staple the voided check to the back of the check stub for verification by the Financial Review Committee and any Official Visitor sent to your Chapter. Do not throw the check away.

Stop Payment Checks

If the Chapter wishes to stop payment on a check, the Treasurer or other authorized Officer shall notify Bank Officials to stop payment on the particular check. There is generally a service charge fee to stop payment on a check and a form must be completed at the bank – list charge(s) under General Administration Expense. A stop payment check would also be marked in QuickBooks as VOID. A notation should be made in the “Memo” area referencing that this check was a “stop payment” and the reason. A notation shall also be made on the check stub.

Returned Checks

There are several reasons why the bank may return a check that was deposited into your account. It may be because of insufficient funds, improper date, irregular signature, drawn on uncollected funds or other. When the bank returns a check, it will be necessary for the Treasurer to take the following steps:

1. Notify the person who wrote the check and ask for cash replacement for the check and any service charges connected to the returned check.
2. Follow the instructions below for proper accounting procedures to ensure proper recording of the check and fees.

NSF Check Posting

If you receive notification from your bank that an insufficient check has been returned, you can enter the following transaction to remove those funds from your checking account until such time that you receive payment for those funds.

To Post An NSF Check

Please refer to page 11 of the QuickBooks Training Job Aid

To Post The NSF Fee Or Bank Charge

Please refer to page 11 of the QuickBooks Training Job Aid

Re-payment Of A Returned Check

Please refer to page 11 of the QuickBooks Training Job Aid

Insurances and Premiums

Risk Pool Assessment

All Chapters are included in the Risk Pool Program provided through Moose International, Inc. and Fraternal Insurance Company.

Risk Pool Coverage includes only Comprehensive General Liability that includes Liquor Liability (dram shop) and Directors and Officers Coverage (D&O). The Treasurer, other Officer or designee carrying Chapter funds from a function to their home, while at home or from their home to the Bank are NOT covered under the Risk Pool Program for the loss or theft of Chapter monies. If the Lodge, when applicable, carries Mercantile Burglary and Robbery Insurance, including money being transported by a messenger, it is possible that the Chapter could be endorsed onto the Lodge Policy. If not, the Chapter could obtain the coverage individually from a local agent.

The Risk Pool Assessment is billed monthly via the Statement of Account: All Chapters shall pay the assessment for the Risk Pool when due. Checks are made payable to Moose International, Inc and remitted to:

**Finance Department
Moose International, Inc.
155 South International Drive
Mooseheart, IL 60539-1173**

The amount paid for the Comprehensive Risk Pool assessment shall be listed under **General Administration Expense**. For further information refer to www.mooseintl.org – Forms & Documents – Lodge Operations – Legal/Risk Management – Insurance Reference Manual.

Directors and Officers Liability Claims should be reported immediately to:

**Risk Management Department
155 South International Drive
Mooseheart, IL 60539-1119
(630) 859-2000 ext. 6615**

General Liability Incident Reports (claims) should be immediately reported to our Third-Party Administrator at:

Gallagher-Bassett (877) 566-6735

Certificate of Insurance Request: (866) 836-3373

Employee Theft Insurance

Chapters are required to carry Employee Theft Coverage. This coverage may be obtained locally or through Lockton Risk Services. Lockton Risk Services may be contacted at 1-866-836-3373. Your Chapter should purchase coverage limits sufficient to cover the amount of money that passes through your Chapter.

Investment Of Chapter Funds

The Board should invest all surplus money in the name of the Chapter in government bonds and/or a Federally Insured Savings Account. The Chapter may also invest in Certificates of Deposit for a period **not to exceed six (6) months without dispensation**. No investments of surplus funds in any other securities may be made. (Refer to Women of the Moose General Laws, Section 63, m.)

When surplus funds have accumulated, the Board of Officers shall make a recommendation to the Chapter to invest the surplus funds. **No action may be made without Chapter approval**. The recommendation shall state the amount of money to be invested, type of investment and the rate of interest. Any investment requires two (2) authorized signatures (Officers) for withdrawal.

Interest On Investments In Which Money Is Actually Transferred To Chapter By Check

When the Chapter receives interest on their investments and the interest is paid to the Chapter by check, the interest would be recorded in QuickBooks, and deposited to the Chapter's General Fund. The Secretary would have a duplicate deposit slip.

Interest Earning Checking Accounts

When a Chapter has a checking account in which interest is earned, the Treasurer will make an entry when reconciling the account to show the amount of interest earned. This amount is then automatically added to the account.

Interest On Investment In Which No Actual Money Is Transferred

If the amount of interest earned by the Chapter is added to the balance of the investment, an entry is made when reconciling the account to clarify this interest entry for an Official Visitor.

Bank Service Charge

If your bank charges your Chapter a service charge for checks written or to have new checks printed, this entry would be made while reconciling the account under Bank Charges, expensed to the appropriate account. This entry automatically decreases the balance of the checking account due to the service charge.

Transferring Funds - Changing Banks – Cashing Securities

A dispensation from International Headquarters is not required for cashing Certificates of Deposit, changing banks and transferring funds to and from savings account and checking account. **However, a recommendation by the Board of Officers shall be read to the Chapter and Chapter approval secured before transferring funds, changing banks or cashing bonds or other securities.**

Deposit any withdrawal from a Certificate of Deposit or Savings Account in the Chapter's checking account and list in the proper place in QuickBooks.

When a Chapter closes a savings account and transfers the amount to another bank, the transaction must be entered into QuickBooks.

When the Chapter has accumulated a large amount in the checking account, it is advisable to transfer part of the funds into a savings account. This is done by writing a Chapter check in QuickBooks. This amount should also be shown under Assets by creating a new Asset account in QuickBooks. If the Chapter is opening the savings account in another bank, other than the one in which the Chapter has the checking account, be sure to create that account in QuickBooks as well making sure to clearly identify the bank name.

Deposit cash from matured Certificates of Deposit in the General Fund. Re-issue a check to deposit in savings or roll over (re-invest) with Chapter approval.

The only time a Secretary receives a bank validated duplicate deposit slip is when money is received and then deposited.

All monies collected by the Chapter must be deposited in the General Fund before it can be transferred to a Savings Account or a Certificate of Deposit. A Chapter check must be written.

Bingo

Chapters with Bingo are required to have a separate Bingo account, which shall be in the same bank as the General Fund. The Treasurer and Senior Regent will be the check signers unless State/Provincial Bingo law specifies that one of the signatures must be the Bingo Chairman. In this case, the two (2) signers shall be the Treasurer and Bingo Chairman.

A complete accounting of all Bingo receipts and expenditures must be recorded in QuickBooks. Gross receipts are monies collected prior to any deductions. These would include but are not limited to the sale of all cards, interest earned on the Bingo account and reimbursement of NSF checks. Expenditures include all payouts, supplies, debits for NSF checks, and any other charges.

The Bingo Chairman shall keep an accurate record showing total receipts and expenditures for each Bingo game and make a complete report at each meeting. The report shall be available for inspection by Local, State/Provincial and/or Moose Officials.

The Actual Cash Balance of the Bingo Fund shall be shown under Assets.

No member of the Board of Officers shall serve as Bingo Chairman unless required by law.

Auditing the Chapter Books

It is the responsibility of the Senior Regent to appoint a Financial Review Committee for the purpose of reviewing the Chapter books monthly and completing an audit quarterly. Please refer to the Chapter Audit Report Handbook document on the Moose International website for further instructions.

Audit Report

Upon conclusion of the monthly review for the months of July, October, January and April, the Financial Review Chairman must complete the Quarterly Audit Report Form (found on the Moose International website at www.mooseintl.org - Forms & Documents – Women of the Moose) and present it to the Chapter Board of Officers. The Quarterly Audit Report Form must be submitted to Women of the Moose Headquarters by the 15th day of the months of August, November, February and May. The form can be sent via Fax to 630-966-2211 or emailed from the chapter's SmarterMail email to – wotmmail@mooseintl.org. The Chapter name and Chapter number must be included on the form as well as in the email subject line as indicated in the Officers' Handbook. Financial Review Committee reports will be placed in the Chapter files and reviewed prior to any honors awarded to the Chapter and/or members.

It is also the responsibility of the Financial Review Chairman to report on the financial condition of the Chapter during the next Chapter meeting. She would simply state, "The Financial Review Committee has found the Treasurer's records to be true and accurate."

A sample Quarterly Audit Report form is shown on the next page.

Quarterly Chapter Audit Report

Chapter Name _____ Chapter No. _____
 Federal ID #: _____ Audit Month - Quarter/Year _____

<p>Financial Assets <small>Bank Statement Reconciliation. See last month's bank statement(s).</small></p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;">Checking</td> <td style="width: 20%; text-align: center;">\$ Amount</td> <td style="width: 20%; text-align: center;">\$ Total</td> </tr> <tr> <td>Balance Beginning of Quarter</td> <td>_____</td> <td>_____</td> </tr> <tr> <td style="padding-left: 20px;">Add Deposits / Interest</td> <td>_____</td> <td>_____</td> </tr> <tr> <td style="padding-left: 20px;">Subtract Expenditures</td> <td>_____</td> <td>_____</td> </tr> <tr> <td>Stmnt Balance End of Quarter</td> <td>_____</td> <td>_____</td> </tr> <tr> <td style="padding-left: 20px;">Add Deposits in Transit</td> <td>_____</td> <td>_____</td> </tr> <tr> <td style="padding-left: 20px;">Subtract Outstanding Checks</td> <td>_____</td> <td>_____</td> </tr> <tr> <td>CheckBook/QBs Balance</td> <td style="text-align: center;">A</td> <td>_____</td> </tr> <tr> <td style="padding-left: 20px;">Outstanding NSF Checks</td> <td>_____</td> <td>_____</td> </tr> <tr> <td style="padding-left: 20px;">Bank Charges</td> <td>_____</td> <td>_____</td> </tr> </table> <p>Savings</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;">Balance Beginning of Quarter</td> <td style="width: 20%;"></td> <td style="width: 20%;"></td> </tr> <tr> <td style="padding-left: 20px;">Add Deposits / Interest</td> <td>_____</td> <td>_____</td> </tr> <tr> <td style="padding-left: 20px;">Subtract Withdrawals</td> <td>_____</td> <td>_____</td> </tr> <tr> <td>Balance End of Quarter</td> <td style="text-align: center;">B</td> <td>_____</td> </tr> </table> <p>CD</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;">Balance Beginning of Quarter</td> <td style="width: 20%;"></td> <td style="width: 20%;"></td> </tr> <tr> <td style="padding-left: 20px;">Add Deposits / Interest</td> <td>_____</td> <td>_____</td> </tr> <tr> <td style="padding-left: 20px;">Subtract Withdrawals</td> <td>_____</td> <td>_____</td> </tr> <tr> <td>Balance End of Quarter</td> <td style="text-align: center;">C</td> <td>_____</td> </tr> </table> <p>Other / Bingo</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;">Balance Beginning of Quarter</td> <td style="width: 20%;"></td> <td style="width: 20%;"></td> </tr> <tr> <td style="padding-left: 20px;">Add Deposits / Interest</td> <td>_____</td> <td>_____</td> </tr> <tr> <td style="padding-left: 20px;">Subtract Outstanding Checks</td> <td>_____</td> <td>_____</td> </tr> <tr> <td style="padding-left: 20px;">Subtract Expenditures</td> <td>_____</td> <td>_____</td> </tr> <tr> <td>Balance End of Quarter</td> <td style="text-align: center;">D</td> <td>_____</td> </tr> </table> <p>Total Assets A+B+C+D _____</p>	Checking	\$ Amount	\$ Total	Balance Beginning of Quarter	_____	_____	Add Deposits / Interest	_____	_____	Subtract Expenditures	_____	_____	Stmnt Balance End of Quarter	_____	_____	Add Deposits in Transit	_____	_____	Subtract Outstanding Checks	_____	_____	CheckBook/QBs Balance	A	_____	Outstanding NSF Checks	_____	_____	Bank Charges	_____	_____	Balance Beginning of Quarter			Add Deposits / Interest	_____	_____	Subtract Withdrawals	_____	_____	Balance End of Quarter	B	_____	Balance Beginning of Quarter			Add Deposits / Interest	_____	_____	Subtract Withdrawals	_____	_____	Balance End of Quarter	C	_____	Balance Beginning of Quarter			Add Deposits / Interest	_____	_____	Subtract Outstanding Checks	_____	_____	Subtract Expenditures	_____	_____	Balance End of Quarter	D	_____	<p>Membership</p> <p>Starting membership May 1st _____</p> <p style="padding-left: 20px;">Enrolled this quarter _____</p> <p>Membership Totals from LCL Web</p> <p style="padding-left: 20px;">Active _____</p> <p style="padding-left: 20px;">Expired _____</p> <p style="padding-left: 20px;">Dropped _____</p> <hr/> <p>Communications Yes / No / #</p> <p>chapter###@mooseunits.org < 100 Mb? _____</p> <p>Chapter activities / meetings posted? _____</p> <p># of Board of Officers' meetings held (min of 3) _____</p> <p># of Chapter meetings held (min of 3) _____</p> <p># monthly reports to be submitted _____</p> <hr/> <p>Reports Yes/ No / NA</p> <p>Date Form 166 submitted _____</p> <p>Date Form 114 submitted _____</p> <p>Date Monthly Forms read on Chapter Floor _____</p> <p>IRS 990/990EZ/990N filed (On or before Sept. 15) _____</p> <p>IRS 940/941/944 filed (All audits) _____</p> <hr/> <p>Audit Committee & Officer Signatures:</p> <p>_____ (Audit Chairman)</p> <p>_____ (Audit Committee)</p> <p>_____ (Audit Committee)</p> <p>_____ (Senior Regent)</p> <p>_____ (Treasurer)</p> <p style="text-align: center;">Three (3) or more signatures required</p> <p>Email this report to: _____ Date Prepared _____</p> <p>wotmmail@mooseintl.org</p> <p>or Fax to: (630) 966-2211 _____ Date Submitted _____</p> <p>on or before the 15th day of</p> <p>August, November, February and May</p> <p style="text-align: right;"><small>rev. 1-8-25</small></p>
Checking	\$ Amount	\$ Total																																																																				
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<p>Liabilities (outstanding bills to be paid)</p> <p>Moose Int'l (see Statement of Accounts) _____</p> <p>Moose Charities (Endowment Fund) _____</p> <p>Treasurer (Compensation) _____</p> <p>Payroll Tax _____</p> <p>Other (e.g., recurring bills, etc) _____</p>	<p>Donations (made during the quarter)</p> <p style="padding-left: 20px;">Endowment _____</p> <p style="padding-left: 20px;">Form 114 _____</p> <p>Scholarship & Maintenance Fund _____</p> <p>WOTM Headquarters Project _____</p> <p>Moose Charities other _____</p> <p style="padding-left: 20px;">Lodge _____</p> <p style="padding-left: 20px;">Community Service _____</p>																																																																					

SAMPLE ONLY

Credit For Maintaining Financial Standing

In order for the Chapter to earn the Award of Achievement, one of the requirements is that the Chapter must maintain its financial standing.

The Total Net Assets at the end of the Chapter year **must be the same or greater than** the Total Net Assets at the beginning of the Chapter year. Credit for maintaining financial standing is based on the **Total Net Assets and NOT the actual cash balance**.

If necessary credit for donations to help the Chapter maintain the financial standing shall be given at the end of the Chapter year if expenditures are clearly identified. Credit is given for all donations to Mooseheart, Moosehaven, and to Community Service, provided dispensation has been granted for donations over \$1,000.00. Credit is also given for Employee Theft and Risk Pool Insurance for Chapters, and for sending representatives and matriculants receiving a degree to Conferences/Conventions. (General Laws Section 95, c., 2., b.)

Note: All donations to the Lodge over \$1,000.00 per quarter require a dispensation. Financial consideration will only be given if dispensation was granted.

For example: The Chapter's Total Equity figure on April 30, 2026 was \$2,167.05. On April 30, 2027 the amount of money the Chapter had in the checking account is \$500.05 and the savings account is \$900.00. During the 2026-2027 Chapter year, the Chapter gave \$200.00 to Community Services and \$300.00 each to Mooseheart and Moosehaven projects, as well as \$500.00 to the local Lodge. By adding the following figures, this Chapter has met the financial requirement.

• Checking Account	\$500.05
• Savings Account	\$900.00
	Total Assets: \$1,400.05
Plus Contributions	
• Community Services	\$200.00
• Mooseheart	\$300.00
• Moosehaven	\$300.00
• Local Lodge	\$500.00
Plus Incidentals	
• Risk Pool Premium	<u>\$120.00</u>
Total Contributions & Incidentals (Allowable):	\$1,420.00
Total Net Assets And Contributions As Of April 30, 2027 (Ending Chapter Year):	\$2,820.05
Total As Of April 30, 2026 (Beginning Chapter Year):	<u>\$2,167.05</u>
Increase In Financial Standing:	\$ 653.00

Treasurer's Compensation

For her services, the Treasurer may receive **reasonable** compensation as determined by the Chapter Board of Officers and Chapter membership. Compensation shall be paid or waived, but may not be accrued. Compensation listed in a report to Women of the Moose Headquarters and not paid to the Treasurer for that reporting period shall automatically be waived or forfeited upon the filing of the next required report.

As this amount will set a precedent within your Chapter, once established, the amount may not be changed without approval of the Chapter Board of Officers and Chapter membership. An example of reasonable compensation would equal:

For example yearly rate of dues (\$15.00) x # of Active members on the rolls May 1 (100) = Gross income of dues to Chapter (\$1,500.00) x 10% (\$150.00). That amount divided by 12 months = monthly reasonable compensation (\$12.50).

All compensation paid to a Treasurer is subject to local government regulations. In the event a Treasurer elects to waive her compensation, it must be waived for the entire year. The compensation waived by the Treasurer shall remain in the Chapter's General Fund. If a vacancy should occur in the office of Treasurer, the member performing the duties and responsibilities of that office may receive the compensation allocated to the Treasurer for the period of her actual service.

All wages paid to a Treasurer in **United States Chapters** regardless of the amount are subject to Social Security and Medicare Tax withholding. If the amount is sufficient (use tax table to make this determination) income tax must also be withheld and remitted to the Internal Revenue Service as required by United States Law.

Canadian Chapters shall follow Canadian Laws of the Province and Country regarding deduction of any and all taxes from Compensation paid to the Treasurer.

The member who is in office at the time of the audit shall receive the compensation. If the Chapter does not have a Treasurer, the member pro temming the position shall receive the compensation.

Treasurer's Compensation Before Taxes

A reasonable amount of Treasurer's Compensation before taxes is established by the Chapter Board of Officers and membership of the Chapter as follows:

- Amount recommended by Board and approved by Chapter \$20.00/month.
- This is the amount of Treasurers Compensation before taxes.

From this amount you will need to subtract the amount to be withheld for F.I.C.A taxes (Social Security) and for Federal and Medicare Withholding taxes and if applicable, State Income Tax Withholding. Refer to the **F.I.C.A. and Federal and Medicare Withholding 2026-2027** below.

F.I.C.A. And Medicare Tax Withholding For 2026 (U.S.)

To figure the F.I.C.A. (Social Security) tax to be withheld in 2026, use the figure 6.2% (.062), which is the employee rate for 2026. The employer's rate is 6.2% (.062). The Medicare Rate for 2026 is 1.45% (.0145) each.

To calculate the amount to be withheld, take the amount of the Treasurer's Compensation before taxes, times the F.I.C.A. and Medicare rate, to determine the amount to be withheld from the Treasurer's Compensation for F.I.C.A. taxes.

Please check www.irs.gov for the 2027 rates beginning January 1, 2027.

For example: \$20.00 x .0765 (7.65%) = \$1.53, one dollar and fifty-three cents, should be withheld from the Treasurer's compensation for taxes. However, the Social Security and Medicare taxes must be broken down and amounts for Social Security and Medicare must be reported individually.

Federal Withholding Tax (U.S.)

To determine the amount of federal income tax to be withheld from the Treasurer's Compensation, you will need to consult a tax table. The marital status as well as the number of exemptions claimed on the Treasurer's W-4 Form will determine the amount of money to be withheld from the Treasurer's Compensation for federal income tax. A withholding schedule for federal income tax may be obtained from your local Internal Revenue Service or by visiting www.irs.gov.

State Withholding Tax

If your state has a State Income Withholding Tax, you will need to contact your state taxing authority for further information. Please check with Local, State or Provincial Governmental authorities for information and due dates regarding other forms that may be required. It is the responsibility of the Treasurer to file all necessary governmental and tax forms as may be required.

Determining Treasurer's Compensation After Taxes (U.S.)

The amount that is due the Treasurer after taxes would be determined as follows:

E	Gross Compensation	\$20.00
X	Social Security Tax Withholding	\$ 1.24
A	Medicare Tax Withholding	\$.29
M		
P	Federal Income Tax Withholding	\$ 0.00
L	State Income Tax Withholding	<u>\$ 0.00</u>
E	Compensation Due Treasurer	\$18.47

Reporting The Treasurer's Compensation - Form 941 or Form 944 (U.S.)

Please note that the IRS has a Form 944 – Employer's Annual Federal Tax Return. This replaces the IRS Form 941 – Employer's Quarterly Federal Tax Return HOWEVER – You may only file the Form 944 if the IRS has notified you in writing.

Whenever a Treasurer receives compensation from the Chapter, the Internal Revenue Service must be notified of the amount of the earnings for the Treasurer as well as the amount of F.I.C.A. tax and Medicare tax withheld and the Federal Income Tax withheld. In addition, the Chapter must submit a check payable to the Department of the Treasury for the amount due, Internal Revenue for F.I.C.A. Tax, Medicare Tax and Federal Income Tax. Failure to report may result in a penalty from the Internal Revenue Service. **If compensation is waived, the report must still be remitted showing zero dollars (\$0.00) paid as wages.**

In reporting the F.I.C.A. tax on Form 941 or the Form 944 to the Internal Revenue Service, the Chapter must match the amount withheld from the Treasurer's compensation check for F.I.C.A. and Medicare tax.

Therefore, when remitting the Form 941 or Form 944 to the Internal Revenue Service, the Chapter shall submit a check for the correct amount of money withheld plus the amount owed by the Chapter. This would equal the Treasurer's compensation times the proper percentage. During the Chapter year 2026-2027 the rate would be **12.4%** for F.I.C.A. and **2.9%** for Medicare. Total rate paid would be **15.3%**. However, the F.I.C.A. and Medicare must be broken down as to the amount owed for each.

For example: On November 6, 2026 the Treasurer received compensation before taxes amounting to \$20.00. The amount deducted from her compensation check would be as follows: 6.2% (.062) for F.I.C.A. (\$1.24) plus 1.45% (.0145) for Medicare (\$0.29) for a total of \$1.53 deducted from the Treasurer's Compensation. The Chapter must pay an additional 7.65% (.0765) or \$1.53. The amount that is owed to the Internal Revenue Service along with Form 941 or Form 944 for F.I.C.A. taxes would be \$3.06 (\$1.53 from Treasurer and \$1.53 from Chapter).

In this example the Treasurer did not earn an amount of money during the quarter to require Federal Income Tax Withholding.

In this Handbook are forms to be used in 2026 and 2027 to assist you in determining the amount of compensation the Treasurer has earned before taxes as well as computation of the amount to be withheld for F.I.C.A., Medicare Tax and Federal Income Tax Withholding.

Information regarding tax forms may be secured from the IRS website at www.irs.gov.

Any fines imposed by the IRS for failing to file the appropriate forms on time are the responsibility of and must be paid by the Treasurer, not the Chapter. The fine must be paid by Chapter check but the funds must be deposited to the Chapter's account by the Treasurer.

Unemployment Tax

Each Chapter is to pay unemployment tax as required in your State or Province.

Waiving The Treasurer's Compensation

The Treasurer may waive her compensation if she so desires. A signed letter by the Treasurer and the rest of the Board of Officers shall be retained in Chapter files stating that the Treasurer is waiving her compensation for the year.

Remember: All Chapters shall file the necessary tax forms. If the Treasurer waives her compensation she reports her earnings as zero.

Form 1099 Misc.

The Treasurer may be required to file Form 1099-MISC for each person to whom you have paid during the year:

- At least \$600 in: rents, prizes and awards, other income payments, medical and health care payments.

Please review the requirements at www.IRS.gov.

IRS Forms W3 and 1096 are used to file the W2 Forms and 1099 Forms. Please check the IRS website at www.IRS.gov for further information.

2026 Compensation And Tax Breakdown Worksheet

_____ CHAPTER MONTH ENDING _____

 (TREASURER'S NAME) CHAPTER TAX NUMBER

 (TREASURER'S SOCIAL SECURITY NUMBER)

AMOUNT DETERMINED BY CHAPTER

COMPENSATION (total for month)		\$ _____
	<i>(Gross Compensation)</i>	\$ _____

DEDUCTIONS:

F.I.C.A. (<i>Social Security</i>)	RATE: 6.2% (.062)	\$ _____
MEDICARE	RATE: 1.45% (.0145)	\$ _____
FEDERAL WITHHOLDING TAX		\$ _____
DEDUCTIONS SUB TOTAL		\$ _____

COMPENSATION LESS DEDUCTIONS

GROSS COMPENSATION (from above)		\$ _____
DEDUCTIONS SUB TOTAL (from above)		\$ _____
AMOUNT DUE TREASURER	<i>(Net Compensation)</i>	\$ _____

TAX BREAKDOWN FOR FORM 941 REPORT:

TREASURER'S GROSS COMPENSATION (<i>see above</i>)		\$ _____
TOTAL F.I.C.A. AND MEDICARE TAX	RATE: *15.30% (.1530)	\$ _____

***Total F.I.C.A. including Medicare withheld from Treasurer's Compensation is equal to 7.65%. The Chapter must pay an additional equal to 7.65%. (7.65% withheld Treasurer's Compensation + 7.65% Chapter's obligation = 15.30%)**

TREASURER'S COMPENSATION:
(Net Compensation) PAID ON CHECK: _____

F.I.C.A. AND MEDICARE:
(Submitted with Form 941) PAID ON CHECK: _____

2027 Compensation And Tax Breakdown Worksheet (verify current rates)

_____ CHAPTER MONTH ENDING _____

 (TREASURER'S NAME) CHAPTER TAX NUMBER

 (TREASURER'S SOCIAL SECURITY NUMBER)

AMOUNT DETERMINED BY CHAPTER

COMPENSATION (total for month) \$ _____
 (Gross Compensation) \$ _____

DEDUCTIONS:

F.I.C.A. (Social Security) RATE: 6.2% (.062) \$ _____
 MEDICARE RATE: 1.45% (.0145) \$ _____
 FEDERAL WITHHOLDING TAX \$ _____
 DEDUCTIONS SUB TOTAL \$ _____

COMPENSATION LESS DEDUCTIONS

GROSS COMPENSATION (from above) \$ _____
 DEDUCTIONS SUB TOTAL (from above) \$ _____
 AMOUNT DUE TREASURER (Net Compensation)

TAX BREAKDOWN FOR FORM 941 REPORT:

TREASURER'S GROSS COMPENSATION (see above) \$ _____
 TOTAL F.I.C.A. AND MEDICARE TAX RATE: *15.30% (.1530) \$ _____

***Total F.I.C.A. including Medicare withheld from Treasurer's Compensation is equal to 7.65%. The Chapter must pay an additional equal to 7.65%. (7.65% withheld Treasurer's Compensation + 7.65% Chapter's obligation = 15.30%)**

TREASURER'S COMPENSATION:
 (Net Compensation) PAID ON CHECK: _____

F.I.C.A. AND MEDICARE:
 (Submitted with Form 941) PAID ON CHECK: _____

Other Important Things to Know

Instructions for Form 990

All Women of the Moose Chapters having US bank accounts are required by Federal Law to file an annual informational return, known as IRS Form 990, IRS Form 990EZ or IRS Form 990N (ePostcard) regardless of the amount of income.

The IRS 990-N Quick Start Guide found on our website will be most helpful in the preparation of the 990-N (ePostcard). All of the suggestions and guidelines outlined on our website are based on the operations of an average Chapter. In case of any questions, first contact your State 990 or Government Relations Chairman. If your question is of a technical nature, please contact the Helpdesk at 630-906-3658. If you choose to have this report prepared by someone else, be certain they use the forms from the Moose website and follow these instructions. Please try to do the form yourself, as outside help can be very expensive, and many accountants are not familiar with Fraternal Organizations.

You will need to file either the Form 990, 990EZ or 990N e-Postcard. Which return that you are required to file depends on your Chapter's gross receipts and total assets. Please refer to the copies of IRS Form 990, IRS Form 990EZ or 990N to try to determine your filing status. Please use the forms from our website at www.mooseintl.org as certain information has already been inserted to assist you in preparing your return. We have also attached worksheets along with the 990, 990EZ and 990N instructions.

You should now follow the separate instructions for either the 990, 990EZ or 990N as appropriate. After completing the return, you should sign and mail it to the Internal Revenue Service, Ogden Utah 84201-0027 by **September 15th**. It is very important that you file a return or an extension by September 15th, as the penalty for late filing is **\$20.00 per day**.

In the event the Chapter does not file their 990 for a period of three years, the IRS will revoke the Chapter's tax-exempt status and the Chapter will no longer be covered under the Moose International umbrella.

The fee for reinstatement of your EIN # is generally \$600 or more and requires the filing of special forms. Please contact the Helpdesk at 630-906-3658 for assistance.

If you need to request an extension of time to file this return please obtain Form 8868 from the Internal Revenue Service or download from the Internal Revenue Service website www.irs.gov/formspubs.

Academy Of Friendship Call Cards

All Academy of Friendship call cards are mailed to the Chapter Treasurer and are to be distributed to the candidates when received.

These call cards are **not** to be placed in the Chapter files or photo copied. If members are not present at the meeting when the call cards are presented, the Treasurer is to mail the cards immediately to the members.

Relinquishing Books To New Treasurer


A Treasurer must deliver the Chapter books, records, files, computer, etc., to the newly elected Treasurer on May 1, except for those items that are required by the Financial Review Committee for the preparation of the April 30th Audit Report due by May 15th.

All records and equipment used by the Financial Review Committee shall be turned over to the new Treasurer the day following the completion of the 4th Quarter Audit Report.

Note: Action will be taken by Women of the Moose Headquarters or a Chapter against any Treasurer who refuses to turn over Chapter books and items to the new Treasurer.

Adding The New Treasurer As A User In QuickBooks Online

It is necessary for the 2025-2026 Treasurer to add the 2026-2027 Treasurer as a new user in QuickBooks Online. The same is true for the 2026-2027 Treasurer to add the 2027-2028 Treasurer.

1. Access QuickBooks Online.
2. Click the gear  icon in the upper right-hand corner of the screen.
3. Select Manage Users in the left-hand column.
4. Select the green Add User box and complete the required information including selecting “Company Admin” as the user type.
5. The invitations are only good for 24 hours. If the new Treasurer does not accept the invitation within 24 hours, the invitation will need to be re-sent.

How To Determine The Email Address Of A Chapter

Moose International has assigned all fraternal units an email address. This provides a uniform way to know the correct email address of any fraternal unit of the Moose.

For Chapters, the email address is the word Chapter followed by the number of the Chapter you are communicating with @mooseunits.org.

For example:

Allheart Chapter #3000 has been assigned an email address of Chapter3000@mooseunits.org

This email account, often referred to as Smarter Mail, is accessible through any internet connection by going to mail.mooseunits.org. The State/Provincial Regional Manager, Territory Manager, Chapter Advocate or Moose International Helpdesk can assist the Treasurer in obtaining the Chapter’s password.

Sample Statement of Account

Statement of Account

Moose International
 ATTN Finance
 155 S International Drive
 Mooseheart, IL 60539-1173

Page number: 1
 Account number: C1715
 Stmt beg date: 3/1/21
 Stmt end date: 3/31/21
 Due date: 4/25/21
 Current balance: \$0.00
 Amount enclosed: _____

To: CHAPTER RECORDER
 ISLAMORADA CHAPTER 1715
 PO BOX 1715
 ISLAMORADA, FL 33036-1715

Please detach this portion and return with payment.

Doc date	Doc #	Doc type	Amount
		Balance forward	\$479.89
3/1/21	FIN-1340316	Risk Pool	\$7.89
3/10/21	5353	Payment	-\$479.89
3/31/21	FIN-1344329	QuickBooks Monthly Fee	\$8.00
3/31/21	FIN-1348958	Member Services Fees	\$10.00
3/31/21	FIN-1350961	Chapter Membership Dues	\$132.00
3/31/21	FIN-1350962	Chapter Application Fees	\$120.00

Sample

Message from Finance Department
 IT IS YOUR RESPONSIBILITY TO RETAIN THESE STATEMENTS FOR FUTURE REFERENCE
 Please be sure the correct Lodge, Chapter, or Moose Legion number is indicated on payments to Moose Int'l

Legion Apps & Dues	Moose Legion	(630) 966 2260
Risk Pool & Bond Premium	Claims&Loss Prevention	(630) 859 8615
Chapter Apps & Dues	Membership	(630) 966 2259
Enrollment Fees Only	Membership	(630) 966 2259
All Other	Finance Department	(630) 966 2202

		Current transactions:	\$-202.00	
		New balance:	\$277.89	
(OPEN) balance	Current	31 - 60 days	61 - 90 days	Over90 days
0.00	277.89	0.00	0.00	0.00
		Transactions past stmt end date:	-277.89	

Note: If there is an outstanding balance, a Finance Charge of 0.5% is accrued on balances exceeding \$100.00.

The Statement of Account and Fraternal Unit Billing itemizing the Chapter Dues and Enrollment Fees is emailed to the Chapter's mooseunits address.

Checklist For Treasurers

MAY 2026

	Treasurer secures bank statement(s) from bank showing transactions through April 30th.
	Financial Review Committee meeting.
	Input Chapter Elected and Appointed Officer and Chairmen into Moose International LCL Web site on or after May 2 nd .
	Manual Audit Report due by May 15th for the months of February, March and April. 4 th Quarter.
	Treasurer, Senior Regent and Secretary go to the bank(s) to have new signature card(s) prepared, and authorized Officers names changed on all accounts, as well as safety deposit box and certificate of deposit and all other securities, if applicable.
	Membership Committee Chapter meeting.
	Immediately after a favorable vote of the Chapter, Treasurer transmits all newly enrolled and re-enrolled members. Treasurer contacts new members and offers congratulations and extends an invitation to Welcome Reception.
	Chapter Committee meetings.
	Board of Officers' meeting with Committee Chairmen to prepare the Calendar.
	Board of Officers' meeting.
	Treasurer shall close her books as of 8:00 a.m. on the last business day of the month. Books should be totaled and balanced.
	Last bank deposit is made on the last business day of the month. The Treasurer shall make sure the bank deposit is made on time so that it shows as a deposit on the last business day of the month. (Many banks use a cut-off time for the transaction of business. For example, any deposit made at the ABC Bank after 2:00 p.m. on the last day of the month may show as a deposit on the first day of the next month.)
	Treasurer's Training or Moose sponsored/endorsed computer education – The schedule with exact dates, places and times is located in the Moose Training portal at www.mooseintl.org. The Treasurers who do not hold the Star degree or Call Card for the degree must attend a one (1) day Treasurer's Training (or Moose sponsored/endorsed computer training as required by the Grand Council) each year while serving as Treasurer to qualify for personal honors. Stars holding the office of Treasurer, wishing to hold consecutive terms as Treasurer shall attend a Treasurer's Training or 2-HOTT session every other year. All members in good standing are encouraged to attend.
	Chapter Operations Course – The schedule with exact dates, places and times is located in the Moose Training portal at www.mooseintl.org. The Treasurer shall attend the Chapter Operations Course each year while serving as Treasurer to qualify for personal honors. The Senior Regent and Junior Past Regent are also required to attend to qualify for personal honors. All members in good standing are encouraged to attend.
	International Conference – Oklahoma City, Oklahoma – June 30 to July 3, 2026.

JUNE 2026

	Treasurer secures bank statement(s) from bank showing transactions through May 31st.
	Financial Review Committee meeting.
	Input any changes/updates to Chapter Elected and Appointed Officer and Chairmen into Moose International LCL Web site.
	Higher Degrees, Academy of Friendship Chapter meeting.
	Immediately after a favorable vote of the Chapter, Treasurer transmits all newly enrolled and re-enrolled members. Treasurer contacts new members and offers congratulations and extends an invitation to Welcome Reception.
	Chapter Committee meetings.
	Board of Officers' meeting.
	Visit the Moose International website to determine if it is necessary to file the form 990, 990-EZ or 990N (May 1, 2025 – April 30, 2026). Additional information can be found on the website regarding filing. This form shall be filed with the Internal Revenue Service prior to September 15, 2026 .
	Treasurer shall close her books as of 8:00 a.m. on the last business day of the month. Books should be totaled and balanced.
	Last bank deposit is made on the last business day of the month. The Treasurer shall make sure the bank deposit is made on time so that it shows as a deposit on the last business day of the month. (Many banks use a cut-off time for the transaction of business. For example, any deposit made at the ABC Bank after 2:00 p.m. on the last day of the month may show as a deposit on the first day of the next month.)

JULY 2026

	Treasurer secures bank statement(s) from bank showing transactions through June 30th.
	Financial Review Committee meeting.
	Input any changes/updates to Chapter Elected and Appointed Officer and Chairmen into Moose International LCL Web site.
	Fraternal Activities Committee Chapter meeting.
	Immediately after a favorable vote of the Chapter, Treasurer transmits all newly enrolled and re-enrolled members. Treasurer contacts new members and offers congratulations and extends an invitation to Welcome Reception.
	Chapter Committee meetings.
	Board of Officers' meeting.
	IRS Form 941 should be remitted to Internal Revenue Service by July 31st if required.
	Treasurer shall close her books as of 8:00 a.m. on the last business day of the month. Books should be totaled and balanced.
	Last bank deposit is made on the last business day of the month. The Treasurer shall make sure the bank deposit is made on time so that it shows as a deposit on the last business day of the month. (Many banks use a cut-off time for the transaction of business. For example, any deposit made at the ABC Bank after 2:00 p.m. on the last day of the month may show as a deposit on the first day of the next month.)

AUGUST 2026

	Treasurer secures bank statement(s) from bank, showing transactions through July 31st.
	Financial Review Committee meeting.
	Manual Audit Report due by August 15th for the months of May, June & July. 1 st Quarter.
	Input any changes/updates to Chapter Elected and Appointed Officer and Chairmen into Moose International LCL Web site.
	Higher Degrees, Star Chapter meeting.
	Immediately after a favorable vote of the Chapter, Treasurer transmits all newly enrolled and re-enrolled members. Treasurer contacts new members and offers congratulations and extends an invitation to Welcome Reception.
	Chapter Committee meetings.
	Board of Officers' meeting.
	Order Red Stole (If applicable).
	Treasurer shall close her books as of 8:00 a.m. on the last business day of the month. Books should be totaled and balanced.
	Last bank deposit is made on the last business day of the month. The Treasurer shall make sure the bank deposit is made on time so that it shows as a deposit on the last business day of the month. (Many banks use a cut-off time for the transaction of business. For example, any deposit made at the ABC Bank after 2:00 p.m. on the last day of the month may show as a deposit on the first day of the next month.)

SEPTEMBER 2026

	Treasurer secures bank statement(s) from bank showing transactions through August 31st.
	Financial Review Committee Meeting.
	Input any changes/updates to Chapter Elected and Appointed Officer and Chairmen into Moose International LCL Web site.
	Membership Committee Chapter meeting.
	Immediately after a favorable vote of the Chapter, Treasurer transmits all newly enrolled and re-enrolled members. Treasurer contacts new members and offers congratulations and extends an invitation to Welcome Reception.
	IRS Form 990 must be sent to Internal Revenue Service by September 15th .
	Chapter Committee meetings.
	Board of Officers' meeting.
	Treasurer shall close her books as of 8:00 a.m. on the last business day of the month. Books should be totaled and balanced.
	Last bank deposit is made on the last business day of the month. The Treasurer shall make sure the bank deposit is made on time so that it shows as a deposit on the last business day of the month. (Many banks use a cut-off time for the transaction of business. For example, any deposit made at the ABC Bank after 2:00 p.m. on the last day of the month may show as a deposit on the first day of the next month.)
	Midnight October 31, 2026 - Deadline for Chapter Member of the Year nominee to be submitted via LCL Web.
	Make plans to attend the International Convention in Orlando, Florida, June 2027.

OCTOBER 2026

	Treasurer secures bank statement(s) from bank showing transactions through September 30th.
	Financial Review Committee Meeting.
	Input any changes/updates to Chapter Elected and Appointed Officer and Chairmen into Moose International LCL Web site.
	Mooseheart/Moosehaven Christmas in October Chapter meeting.
	Immediately after a favorable vote of the Chapter, Treasurer transmits all newly enrolled and re-enrolled members. Treasurer contacts new members and offers congratulations and extends an invitation to Welcome Reception.
	Chapter Committee meetings.
	Board of Officers' meeting.
	IRS Form 941 should be remitted to Internal Revenue Service by October 31st if required.
	Treasurer shall close her books as of 8:00 a.m. on the last business day of the month. Books should be totaled and balanced.
	Last bank deposit is made on the last business day of the month. The Treasurer shall make sure the bank deposit is made on time so that it shows as a deposit on the last business day of the month. (Many banks use a cut-off time for the transaction of business. For example, any deposit made at the ABC Bank after 2:00 p.m. on the last day of the month may show as a deposit on the first day of the next month.)
	Midnight October 31, 2026 - Deadline for Chapter Member of the Year nominee to be submitted via LCL Web.

NOVEMBER 2026

	Treasurer secures bank statement(s) from bank showing transactions through October 31st.
	Financial Review Committee Meeting.
	Manual Audit Report due by November 15th for the months of August, September & October. 2 nd Quarter.
	Input any changes/updates to Chapter Elected and Appointed Officer and Chairmen into Moose International LCL Web site.
	Higher Degree - College of Regents Chapter meeting and Award of Achievement Ceremony.
	Immediately after a favorable vote of the Chapter, Treasurer transmits all newly enrolled and re-enrolled members. Treasurer contacts new members and offers congratulations and extends an invitation to Welcome Reception.
	Chapter Committee meetings.
	Board of Officers' meeting.
	Treasurer shall close her books as of 8:00 a.m. on the last business day of the month. Books should be totaled and balanced.
	Last bank deposit is made on the last business day of the month. The Treasurer shall make sure the bank deposit is made on time so that it shows as a deposit on the last business day of the month. (Many banks use a cut-off time for the transaction of business. For example, any deposit made at the ABC Bank after 2:00 p.m. on the last day of the month may show as a deposit on the first day of the next month.)
	Wishing you a Happy Holiday Season!

DECEMBER 2026

	Treasurer secures bank statement(s) from bank showing transactions through November 30th.
	Financial Review Committee Meeting.
	Input any changes/updates to Chapter Elected and Appointed Officer and Chairmen into Moose International LCL Web site.
	Fraternal Activities Committee Chapter meeting.
	Immediately after a favorable vote of the Chapter, Treasurer transmits all newly enrolled and re-enrolled members. Treasurer contacts new members and offers congratulations and extends an invitation to Welcome Reception.
	Chapter Committee meetings.
	Board of Officers' meeting.
	Treasurer shall close her books as of 8:00 a.m. on the last business day of the month. Books should be totaled and balanced.
	Last bank deposit is made on the last business day of the month. The Treasurer shall make sure the bank deposit is made on time so that it shows as a deposit on the last business day of the month. (Many banks use a cut-off time for the transaction of business. For example, any deposit made at the ABC Bank after 2:00 p.m. on the last day of the month may show as a deposit on the first day of the next month.)

JANUARY 2027

	Treasurer secures bank statement(s) from bank showing transactions through December 31st.
	Financial Review Committee Meeting.
	Input any changes/updates to Chapter Elected and Appointed Officer and Chairmen into Moose International LCL Web site.
	Golden Gavel Celebration Chapter meeting.
	Immediately after a favorable vote of the Chapter, Treasurer transmits all newly enrolled and re-enrolled members. Treasurer contacts new members and offers congratulations and extends an invitation to Welcome Reception.
	Chapter Committee meetings.
	Board of Officers' meeting.
	Senior Regent announces Nominating Committee, date, time, place of first and second Nominating Committee meeting and requests members to submit their names for an Elected Office.
	IRS Forms 940 and 941 must be filed with Internal Revenue Service by January 31, 2027 if required.
	IRS Form W-2 prepared for the 2025-2026 Treasurer for any monies received between January 1, 2026 and April 30, 2026. Form W-2 prepared for the 2026-2027 Treasurer for any monies received between May 1, 2026 and December 31, 2026.
	IRS Form 1099 to be mailed to recipients by January 31st.
	Treasurer shall close her books as of 8:00 a.m. on the last business day of the month. Books should be totaled and balanced.
	Last bank deposit is made on the last business day of the month. The Treasurer shall make sure the bank deposit is made on time so that it shows as a deposit on the last business day of the month. (Many banks use a cut-off time for the transaction of business. For example, any deposit made at the ABC Bank after 2:00 p.m. on the last day of the month may show as a deposit on the first day of the next month.)

FEBRUARY 2027

	Treasurer secures bank statement(s) from bank showing transactions through January 31st.
	Financial Review Committee Meeting.
	Manual Audit Report due by February 15th for the months of November, December & January. 3 rd Quarter.
	Input any changes/updates to Chapter Elected and Appointed Officer and Chairmen into Moose International LCL Web site.
	Mooseheart/Moosehaven Chapter meeting. Final slate of Nominees announced.
	Immediately after a favorable vote of the Chapter, Treasurer transmits all newly enrolled and re-enrolled members. Treasurer contacts new members and offers congratulations and extends an invitation to Welcome Reception.
	Chapter Committee meetings.
	Board of Officers' meeting.
	IRS Form W-3 should be remitted to Internal Revenue Service by February 28th.
	IRS Form 1096 should be remitted to Internal Revenue Service by February 28th.
	Treasurer shall close her books as of 8:00 a.m. on the last business day of the month. Books should be totaled and balanced.
	Last bank deposit is made on the last business day of the month. The Treasurer shall make sure the bank deposit is made on time so that it shows as a deposit on the last business day of the month. (Many banks use a cut-off time for the transaction of business. For example, any deposit made at the ABC Bank after 2:00 p.m. on the last day of the month may show as a deposit on the first day of the next month.)

March 2027

	Treasurer secures bank statement(s) from bank showing transactions through February 28th.
	Financial Review Committee Meeting.
	Input any changes/updates to Chapter Elected and Appointed Officer and Chairmen into Moose International LCL Web site.
	Membership Committee Chapter meeting – include election of Officers at this meeting.
	Immediately after a favorable vote of the Chapter, Treasurer transmits all newly enrolled and re-enrolled members. Treasurer contacts new members and offers congratulations and extends an invitation to Welcome Reception.
	Chapter Committee meetings.
	Board of Officers' meeting.
	Order Academy of Friendship Rings (If Applicable).
	Treasurer shall close her books as of 8:00 a.m. on the last business day of the month. Books should be totaled and balanced.
	Last bank deposit is made on the last business day of the month. The Treasurer shall make sure the bank deposit is made on time so that it shows as a deposit on the last business day of the month. (Many banks use a cut-off time for the transaction of business. For example, any deposit made at the ABC Bank after 2:00 p.m. on the last day of the month may show as a deposit on the first day of the next month.)

APRIL 2027

	Treasurer secures bank statement(s) from bank showing transactions through March 31st.
	Financial Review Committee Meeting.
	Input any changes/updates to 2026-2027 Chapter Elected and Appointed Officer and Chairmen into Moose International LCL Web site. DO NOT ENTER END DATES OF APRIL 30TH.
	Fraternal Activities Committee Chapter meeting.
	Immediately after a favorable vote of the Chapter, Treasurer transmits all newly enrolled and re-enrolled members. Treasurer contacts new members and offers congratulations and extends an invitation to Welcome Reception.
	Chapter Committee meetings.
	Board of Officers' meeting.
	Installation of Officers, Appointed Officer and Chairmen.
	IRS Form 941 should be remitted to Internal Revenue Service by April 30th if required.
	Treasurer shall close her books as of 8:00 a.m. on the last business day of the month. Books should be totaled and balanced.
	Last bank deposit is made on the last business day of the month. The Treasurer shall make sure the bank deposit is made on time so that it shows as a deposit on the last business day of the month. (Many banks use a cut-off time for the transaction of business. For example, any deposit made at the ABC Bank after 2:00 p.m. on the last day of the month may show as a deposit on the first day of the next month.)

MAY 2027

	Treasurer secures bank statement(s) from bank showing transactions through April 30th.
	Financial Review Committee Meeting.
	Manual Audit Report due by May 15th for months of February, March & April. 4 th Quarter.
	Input 2027 - 2028 Elected and Appointed Officer and Chairmen into Moose International LCL Web site on or after May 2nd.
	Membership Committee Chapter Meeting.
	Immediately after a favorable vote of the Chapter, Treasurer transmits all newly enrolled and re-enrolled members. Treasurer contacts new members and offers congratulations and extends an invitation to Welcome Reception.
	Board of Officers' meeting with Committee Chairmen to prepare the Calendar.
	Chapter Committee meetings.
	Board of Officers' meeting.
	Treasurer shall close her books as of 8:00 a.m. on the last business day of the month. Books should be totaled and balanced.
	Last bank deposit is made on the last business day of the month. The Treasurer shall make sure the bank deposit is made on time so that it shows as a deposit on the last business day of the month. (Many banks use a cut-off time for the transaction of business. For example, any deposit made at the ABC Bank after 2:00 p.m. on the last day of the month may show as a deposit on the first day of the next month.)
	International Conference – Orlando, Florida – June 30 to July 5, 2027.

Requirements For Chapter Credit/Debit Card Dispensation

1. Credit/debit card must be for a specified credit limit. The chapter may not exceed the maximum approved amount at any time.
2. The balance due as shown on each monthly statement must be paid in full each month on or before the due date by check with two (2) signatures as required by the General Laws.
3. The chapter must have a positive financial history.
4. Chapter must be current in the payment of all debts and accounts receivables due Moose International. In addition, the chapter must be current in all financial obligations arising out of all other programs required by Moose International or the Women of the Moose (i.e., required insurance programs).
5. A properly completed dispensation, approved by the membership must be submitted to Women of the Moose Headquarters containing the terms, conditions, restrictions, etc. The minutes approving the credit card must be included with the dispensation.
6. A copy of the credit/debit card application/agreement must be submitted with the dispensation.
7. The credit/debit card **shall only be used** to pay member dues, securing internet service, paying Moose International statement of account, securing Convention hotel reservations, and remitting Moose Charities Endowment donations. No additional use is authorized.
8. The credit/debit card may only be in the possession of the Senior Regent or Treasurer. When not being used, the card shall remain in a locked safe or other secure area in the chapter office.
9. Approval is conditional and may be revoked at any time in the discretion of the Grand Chancellor or the Compliance Office.

Notes

Notes
